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Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application
Title: SYSTEMS AND METHODS FOR PROCESSING
CREDIT CARD TRANSACTIONS THAT EXCEED
CREDIT LIMIT
Inventors: Kevin HUENNEKENS et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 32 pages, including 6 independent claims and 66 claims total.
2. Drawings - 4 sheets of drawings (Figures 1-4).

Please address all correspondence with respect to this application to:

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Washington, D.C. 20005-3315

This application is being filed under the provisions of 37 C.F.R. § 1.53(f).
Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration and paying the appropriate filing fee.

0985775-062901

**CERTIFICATE UNDER 37 CFR § 1.10 OF
MAILING BY "EXPRESS MAIL"**

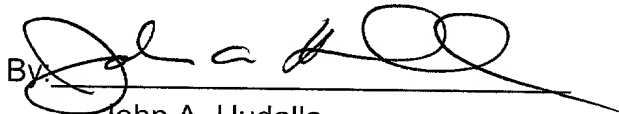
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Date of Deposit

I hereby certify that this correspondence is being deposited with the United States Postal Services "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

By 
John A. Hudalla

1. Transmittal Letter, 2 pgs
2. Application 32 pages, including a cover page, with 6 independent claim and 66 claims total
3. Four (4) sheets of drawings, Figures 1 - 4
4. Post Cards - (1) - Acknowledgment and (2) Serial Number

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